



Main Street

INDUSTRY NEWS

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Did you know?

Did you know that PIA's company council, The PIA Partnership, has conducted nationwide research about the insurance buying preferences of small business owners?

The research is encouraging because it found that small business owners strongly prefer independent insurance agents as they make choices in today's online world.

However, the results also serve as a wake-up call that agents must take steps to continue to demonstrate their value and also be more engaged online.

PIA and the companies belonging to ***The PIA Partnership*** have created a public website that helps agents understand PIA's findings.

PIA members also have access to a private website containing a series of strategies and tools to help them stay ahead of online competition in commercial lines.

To access the newest PIA Partnership project, ***Small Business Insurance & The Internet – The Voice of the Commercial Lines Customer.***

If you are not a PIA member and want to access all of the tools available through this program, contact us for a membership application or visit us online at ***www.pianational.org/header-utility-items/join/Join-PIA***.



National Association of Professional Insurance Agents
400 N. Washington St., Alexandria, VA 22314-2353
www.pianet.com | membership@pianet.org | (703) 836-9340

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Main Street INDUSTRY NEWS

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Attention: Editorial
Main Street Industry News
11932 Arbor Street, Ste. 100
Omaha, NE 68144

Email: office@pianeia.com
Ph: 402-392-1611
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Cathy Klasi, Executive Director
(402) 392-1611

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*E&O Coordinator
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P&C UNDERWRITING

Big Losses in Quarter 1 of 2023

AM Best released a report on 2023's first quarter. The report said property-casualty insurer underwriting totals for the first quarter of 2023 didn't look very good. Losses were \$8.2 billion. That's bad news since the first quarter of 2022 showed a \$3.4 billion profit.

Here's more:

- Net income fell 70.7% to \$8.1 billion
- In 2022 net income for the first quarter was \$27.7 billion
- The combined ratio dropped from last year's profitable 95.9 to 102

The growth in net earned premiums of 14% and a drop of 17% in policyholder dividends were dramatically overshadowed by a close to 27% increase in incurred losses and loss adjustment expenses.

Underwriting expenses — Best said — rose 8.4%.

Source: [Insurance Journal](#)



S&P: Underwriting Profitability to Come Back in 2024

S&P Global Market Intelligence tracks all things insurance. In a new report, S&P predicts that by 2024 insurers, and the insurance industry, will return to underwriting profitability. The combined ratio is predicted to fall below the break-even number of 100% sometime next year.

So far, the combined ratio in 2023 is 100.8%. That's up from 102.6% in 2022.

S&P principal research analyst, Tim Zawacki said the industry will also see double-digit growth in direct written premiums for the rest of 2023. The report calls it “corrective actions employed by carriers in the private auto as well as the residential and commercial property insurance businesses translate into robust premium growth.”

Auto insurance in the private sector had a combined ratio of 112.2% in 2022. That is light-years higher than the previous 25-year high of 111.8% in 2000.

Source: [Business Insurance](#)



COMMERCIAL AUTO THE NATION'S TOP INSURERS

MarketScout tracks property and casualty insurance rates. The first quarter of 2023 say rates jump 5%. Transportation was the only group — when breaking things down from line to line — that saw a quarter-over-quarter increase.

For commercial auto, there was a 7.3% rise in the 4th quarter of 2022 and in the 1st quarter of 2023, rates rose 8%. That's good news for commercial auto insurance writers.

The National Association of Insurance Commissioners (NAIC) recently released figures on the top-10 writers of commercial auto in the U.S. Topping the list — says S&P Global Market Intelligence — is Progressive. It reports that at the start of 2023, Progressive and its subsidiaries got approval for 17 rate hikes in 15 states.

That led to an increase for Progressive's coffers of about \$68.1 million. AIG and its subsidiaries picked up six increases for about \$15.3 million.

NAIC - TOP COMMERCIAL AUTO INSURERS

1. PROGRESSIVE

Direct written premium: \$9,267,311,458
Market share: 15.53%

2. TRAVELERS

Direct written premium: \$3,138,587,082
Market share: 5.26%

3. LIBERTY MUTUAL

Direct written premium: \$2,347,037,179
Market share: 3.39%

4. OLD REPUBLIC

Direct written premium: \$2,249,262,747
Market share: 3.77%

5. ZURICH

Direct written premium: \$1,769,426,871
Market share: 2.97%

6. BERKSHIRE HATHAWAY

Direct written premium: \$1,709,014,746
Market share: 2.86%

7. NATIONWIDE

Direct written premium: \$1,642,005,521
Market share: 2.75%

8. AUTO-OWNERS

Direct written premium: \$1,601,751,911
Market share: 2.68%

9. ALLSTATE

Direct written premium: 1,293,789,821
Market share: 2.17%

10. CHUBB

Direct written premium: \$1,289,311,098
Market share: 2.16%

Source: PropertyCasualty360.com

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The PIA Partnership

Brought to you by The PIA Partnership – PIA's national carrier council. Partnership companies include:



A photograph of an elderly couple smiling and embracing each other outdoors. The woman has curly blonde hair and is wearing a light-colored top. The man has grey hair and a beard, wearing a grey t-shirt. They are standing in front of a wooden building with greenery in the background.

GOOD NEWS & BAD NEWS

Retirees are Underestimating How Long They'll Live

We apparently are living longer than we expect. That's good news. Or it's good news unless you underestimate the amount of retirement funds needed to live to a ripe old age. Then it's bad news.

A person 60 ought to note they'll live to reach 82 if they're male and 85 if they're female. It's called longevity literacy and Surya Kolluri of the TIAA Institute says a quarter of us underestimate how long we'll live.

A whopping 28% have no idea of how long people live on average. And 40% of baby boomers don't have much of an idea either.

NerdWallet did an analysis of baby boomer retirees and found the average household has about \$134,000 in retirement savings. That's

not enough — says Boston College economist, Gal Wettstein because someone retiring at 65 can expect to live to 85.

“We don't know why people are so off in their expectations,” Wettstein said. “I think there is some evidence that people don't account for the fact that they've already lived to a certain age when they try to guess how long they might live.”

He also noted most of us worry that the stock market's volatility is our biggest retirement enemy. It isn't, he said. The biggest worry is outliving retirement income.

Employee Benefit Research Institute director of wealth benefits, Craig Copeland said when you ask people about age and how long people

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life, they have no clue. “One of the consistent things is that there were 20 percent of people who don’t know, who couldn’t give an answer,” Copeland said. “So, you’re starting out with one-fifth of people with no idea of how long they were going to live.”

Those who’ve already retired have a much more realistic outlook on longevity. Even though most are pessimistic about their futures, over half know they’ll live at least 20 years after they retired.

Copeland said people in their 50s and 60s “tend to think they’re not going to live very long, or not as long as the life expectancy of a person their age,” he said. “Where that kind of flips is in people’s 70s, which is late for making decisions about retirement.”

Interesting Stats: In 1900, the average American lived to age 47. By 1950 that number was 68. Today the average lifespan is 79.

Women — by the way — have a better grip on age than men. Kolluri said on lifespan literacy, 43% of women answered questions about it correctly. For men, the number is just 32%.

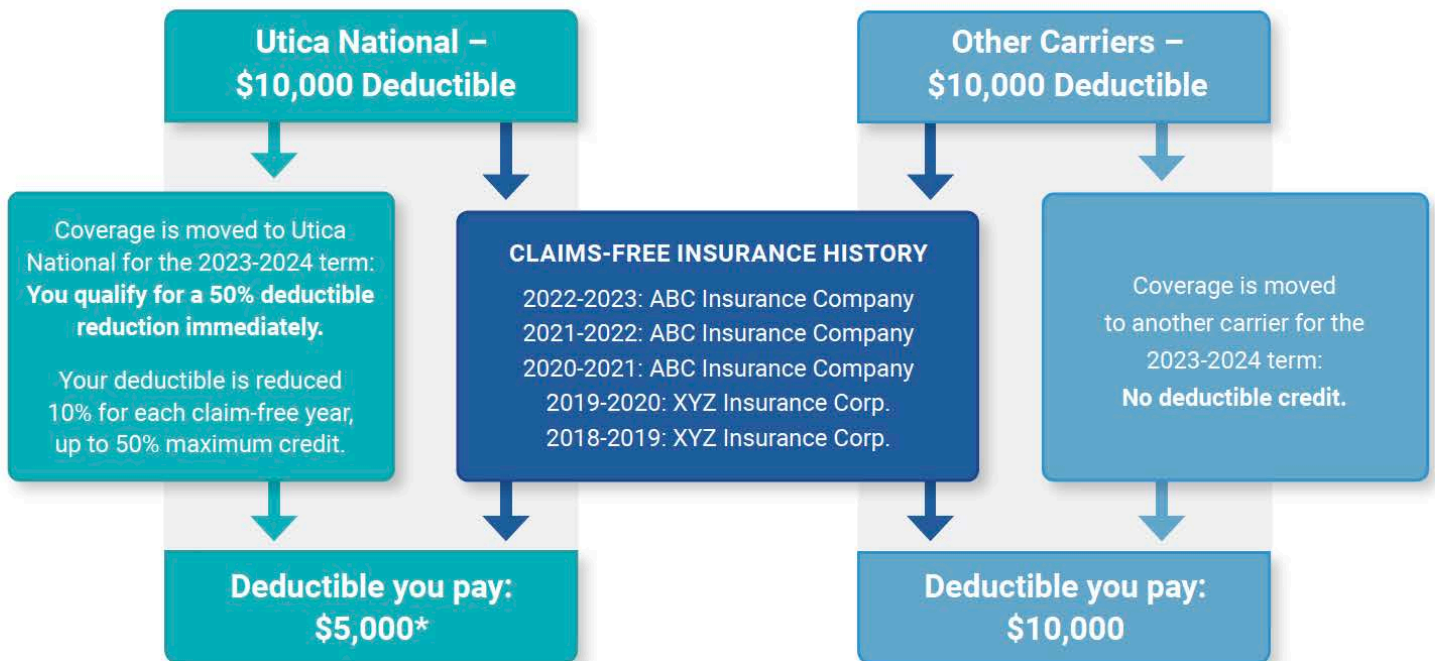
“That concerns me because what it implies to me is that they’re incurring longevity risk, that they will outlive their money,” Kolluri said.

Source: [The Hill](#)

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This summary represents an outline of coverage available from the member companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided.



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IT'S OFFICIAL

Insurance One of the Sectors with the Most Remote Work During COVID

The U.S. Census Bureau has finished its research and says workers in insurance, computer science, real estate and finance did the most working from home in the first years of the COVID-19 pandemic.

No surprise, laborers in driving occupations and order fillers in warehouses and places like that had the fewest workers working from home.

That said, the numbers of people working from home is now dropping but it's not dropping as much in insurance, computer science, real estate and finance.

- Workers working from home in insurance went from 67% in 2019 to 43% in 2021
- Computer science workers and mathematical jobs dropped from 60% to 30%
- For workers in material moving occupations saw those working from home dropping from 97% to 96%

For all jobs in the United States, the numbers fell from 84% in 2019 to 74%.

Employees in other jobs — considered hybrid jobs — work some days at home and some days in the office or on site. They went up but not much. The increase went from increased 4% in 2020 to 6% in 2021.

Most work from home on Mondays and Fridays.

Source: [Insurance Business America](#)



FARMERS LIMITS POLICIES IN CALIFORNIA

More Trouble for a Troubled Insurance Market

When it comes to homeowners insurance, California is in trouble. Yes, Insurance Commissioner Ricardo Lara and his department of insurance say there are still 115 insurers operating in the state. However, the biggest, and most important, and affordable, insurers are either leaving California, suspending service, or — like Farmers — holding the number of policies they'll write to what they're currently writing.

Farmers announced this late last week.

While it's restricting service in California, it's completely deleting homeowners, auto and umbrella insurance in Florida. That's 30% of the company's business in the Sunshine State. The reasons basically boil down to there are too many disasters that are too expensive to insure.

So the new limit for Farmers agents in California is 7,000 homeowners policies a month. And in a state the size of California, that's not all that many. Plus, those retaining homeowners policies will see higher rates and higher deductibles.

Farmers — like State Farm, Allstate and AIG — is struggling with what it calls “record-breaking” inflation, higher construction costs and too many disasters.

By the way, a big part of the reason Farmers is now limiting policies, and why State Farm, Allstate and AIG left the state is because of an outdated regulatory system; one that does not let an insurer easily raise its rates.

State Farm, Allstate and Farmers are three of the top-5 insurers serving the state of California.

Source: [Insurance Business America](#)

Liberty Mutual Reorganization

370 Jobs Eliminated

According to estimates, around 370 jobs will be lost in the U.S. The good news is that the 370 jobs represent under 1% of Liberty Mutual's total staff. The cuts will begin in September and will go across the board.

“As a result of this change, approximately 370 positions US-wide, which represents less than 1% of our global workforce, have been eliminated across all functions, many of which are effective by the end of September,” Liberty Mutual’s news release said. “Each impacted employee has been encouraged to apply for other positions within the organization or will receive severance and outplacement assistance.”

The reorganization has changes that include the creation of a retail market business in the US (USRM). It will be run by the former president of Liberty Mutual’s global markets, Hamid Mirza. Liberty Mutual is doing the reorganization in part to expand the focus on personal and small commercial insurance lines.

The segment of Liberty Mutual that Mirza now manages has been discontinued and the business will be wrapped up in the Latin American, European and Asian retail markets division. It will be run by Phil Hobbs who heads up Liberty Mutual’s specialty markets.

Liberty Mutual President and CEO Tim Sweeney issued a statement about the reorganization.

“As we continue to operate in a world of profound and accelerating change, we remain committed to keeping our promises and delivering exceptional value to our customers, agents, brokers and partners,” Sweeney said. “Ongoing optimization of our product portfolio and global footprint, coupled with investment in new, innovative capabilities will ensure we achieve sustained success.”

Sources: [Insurance Journal](#) and [Insurance Business America](#)





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A VICTIM OF WORK FROM HOME

Office Building Values

As we know, hybrid work, sometimes at the office, sometimes at home, and completely working from home has reduced the need for office space. McKinsey Global Institute took a long, hard look at working from home and remote work and office space and determined that remote work — if it keeps up — is going to do away with \$800 billion of the value of office buildings in major cities.

That's a drop of 26% from 2019 and has the potential to reduce by 42% by 2030.

“The impact on value could be even greater if rising interest rates compound it,” McKinsey said and the problem “could increase if troubled financial institutions decide to more quickly reduce the price of property they finance or own.”

Looking at a best-case scenario, demand for office space will fall by 13% by the end of this

decade. That's 30% lower than it was before COVID hit and with only 37% of workers back in their offices on a daily basis.

This drop also impacts foot traffic at retail stores in major cities. Foot traffic in those areas has fallen 10% to 20% below pre-pandemic levels.

Rents have also dropped. San Francisco rents are down 28%. In New York City that number is 18%.

Then you have employers that are downsizing space to save money. “Some tenants have chosen not to wait for their renewal dates and instead have bought their way out of long-term contracts,” McKinsey said.

Source: [*Insurance Journal*](#)



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NEW RULES BY THE FTC FOR IRRITATING ROBOCALLS AND TELEMARKETING

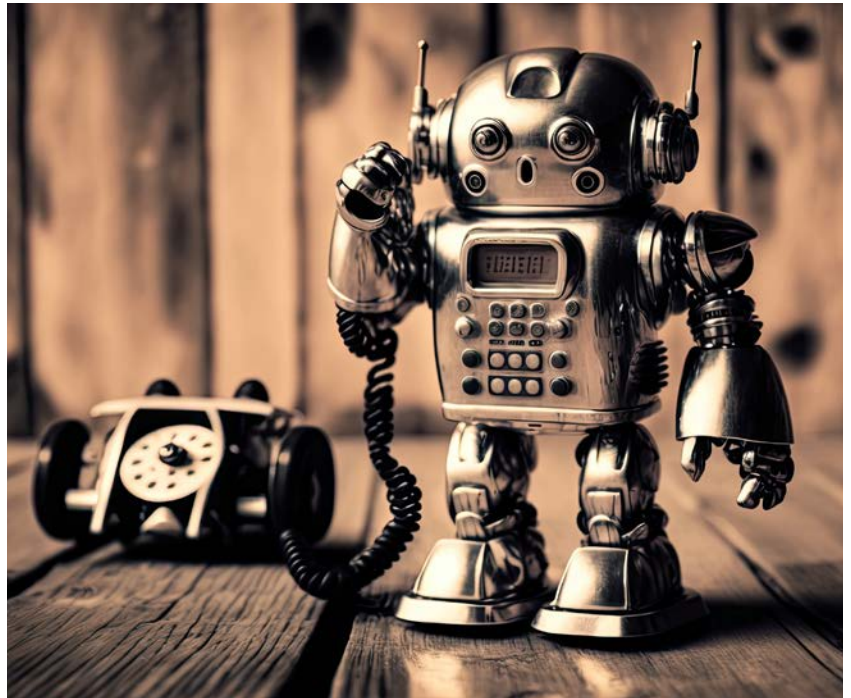
Will they work?

The Federal Trade Commission (FTC) says it's going to crack down on those companies sending out endless — and unwanted — robocalls and telemarketing calls. Operation Stop Scam Calls is being led by the FTC and involves 101 other federal and state law enforcement agencies.

This includes the attorneys general for all 50 states and Washington D.C.

Samuel Levine heads up the FTC consumer protection bureau and he notes that over 180 enforcement actions and initiatives are part of the new crackdown. “We don't know too many people out there who enjoy getting scam calls,” Levine said. “A single unwanted call is one too many.”

One of the purposes is to catch those doing lead generating by promising free rewards for responses, or to get someone a job interview. All of that is designed to gather personal information that can be sold.



Much of what the FTC and these law enforcement agencies are trying to prevent is already illegal. The National Do-Not-Call Registry was created in 2003 and 246.8 million of us told the FTC we don't want robocalls or telemarketers bothering us.

They still do.

That answer leads to an important question. Will this action make things better? Time will tell but it's doubtful that very many of us think it will.

Source: [Business Insurance](#)



INFLATION HITS PERSONAL AUTO HARD!

Insurify says the first six months of 2023 were incredibly hard on personal auto insurance prices. They rose an average of 17% across the U.S. Insurify says it will get worse before it gets better and predicts they're going to rise at least another 4% before the end of the year.

The insurance price comparing website's spokeswoman, Allie Feakins said the national average per year now stands at \$1,668. She says inflation, high and still growing repair costs, unfriendly regulations and staggering losses faced by insurance companies is behind the stunning rate hikes.

"Vehicle repair and maintenance costs have outpaced inflation and show no signs of slowing, leading insurers to increase auto insurance prices to keep up with the cost of higher claim payouts," Feakins said. "Given the lag between regulatory approvals and actual rate increases, consumers can expect rates to increase over the next 12 to 18 months."

This isn't new news for consumers who've borne the brunt of the hikes. Prices have risen so drastically that 51% of policyholders say aren't seeking full coverage anymore.

Betsy Stella is Insurify's vice president of carrier management and operations. She said full-coverage policies cost about 62% more than minimum liability so with price hikes as high as they've been, liability-only coverage rose by 86%.

"The frequency and severity of natural disasters have led to some geographical areas experiencing different types of weather events from what they've seen before," Stella said. "More vehicles are being caught and destroyed in fires and floods, and ice is sticking around longer, increasing the likelihood of collisions. This has led to auto insurers paying a higher number of — and a higher price for — customer claims."

Two of the states seeing the largest price increases in the full-coverage insurance market are New Mexico and Nevada who rank numbers one and two.

- 1. NEW MEXICO — UP 38%**
- 2. NEVADA — ROSE 36%**
- 3. NEW JERSEY — 34%**
- 4. MICHIGAN — 31%**
- 5. INDIANA — 28%**
- 6. MAINE — 28%**
- 7. PENNSYLVANIA — 26%**
- 8. FLORIDA — 25%**
- 9. TEXAS — 25%**
- 10. NEBRASKA — 23%**

Source: [PropertyCasualty360.com](https://www.propertycasualty360.com)

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The above is a snapshot of the many PIA member benefits available through a PIA membership to help you save money, maximize commissions, and grow your agency.

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*The availability and effectiveness of any of the named programs depend on each agent's individual circumstances. Many features, including applicable state law and regulation, may cause individual results to differ from those of this hypothetical PIA member, and these results are not necessarily indicative of future commission earnings. Results will vary by agent, location, regional market variations, and other factors. This example is for informational, illustrative, and educational purposes only. Members or prospective members should not assume their commissions will equal or exceed those in the example shown above. The specific products listed in the example may not be available to all PIA members and do not represent all PIA products. The market for and availability of each product may vary among and even within states.

Events Calendar 2023

For information and to register [click here](#) or call (402) 392-1611.

Date	Class/Webinar	Where	When
August 2-3, 2023	CIC: Commercial Casualty Institute	ALL STATES	Des Moines, IA
August 2-3, 2023	CIC: Commercial Casualty Institute	ALL STATES	Live Webinar: 8 - 5 PM
August 2, 2023	An Hour with Cathy: Commercial Property Valuation Options (aka "How Big is the Check?!")	ALL STATES	Live Webinar: 1 - 2 PM
August 2, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	ALL STATES	Live Webinar: 8 - 11 AM
August 3, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	ALL STATES	Live Webinar: 12 - 3 PM
August 9, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	ALL STATES	1 - 2 PM
August 10, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 1 - 2 PM
August 15, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	ALL STATES	Live Webinar: 8 - 11 AM
August 15, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM
August 17, 2023	CISR: Commercial Casualty I	ALL STATES	Live Webinar: 8 - 4 PM
August 17, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	ALL STATES	Live Webinar: 8 - 11 AM
August 17, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	ALL STATES	Live Webinar: 12 - 3 PM
August 22, 2023	Mastering Business Income: Tools & Tips to Keep Insureds Flush	ALL STATES	Live Webinar: 12 - 3 PM
August 22, 2023	Why Insurance to Value and Liability Limits are Always Wrong (and How to Fix That)	ALL STATES	Live Webinar: 8 - 11 AM
August 23, 2023	An Hour with Dave: Coverages That Keep a Business Income Loss From Bankrupting You	ALL STATES	Live Webinar: 1 - 2 PM
August 24, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	ALL STATES	Live Webinar: 8 - 11 AM
August 29-30, 2023	CIC: Life and Health Institute	ALL STATES	Live Webinar: 8 - 5 PM
September 12, 2023	CPIA 1: Position for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM

September 13, 2023	Employment Practices Liability - A Coverage No Business Can Afford to Be Without	ALL STATES	Live Webinar: 8 - 11 AM
September 14, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM
September 14, 2023	Certificates of Insurance and the Coverage Issues that Go With Them	ALL STATES	Live Webinar: 8 - 11 AM
September 18, 2023	Commercial Property: Recent Changes and Crucial Concepts	ALL STATES	Live Webinar: 12 - 3 PM
September 19, 2023	Flood Insurance, FEMA, and the NFIP	ALL STATES	Live Webinar: 12 - 3 PM
September 20, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	ALL STATES	Live Webinar: 1 - 2 PM
September 20, 2023	CISR: Other Personal Lines Solutions	ALL STATES	Live Webinar: 8 - 4 PM
September 21, 2023	The Bad Thing Happened: Handling Commercial Claims & Coverage Disputes	ALL STATES	Live Webinar: 12 - 3 PM
September 21, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	ALL STATES	Live Webinar: 8 - 11 AM
September 25, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM
September 26, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	ALL STATES	Live Webinar: 12 - 3 PM
September 26, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	ALL STATES	Live Webinar: 8 - 11 AM
September 27, 2023	An Hour with Dave: Fast Facts About Flood	ALL STATES	Live Webinar: 1 - 2 PM
October 3, 2023	CISR: Agency Operations	ALL STATES	Live Webinar: 8 - 4 PM
October 5, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 8 - 11 AM
October 5, 2023	Covering Online Fraud and Employees Who Turn Out to Be Crooks	ALL STATES	Live Webinar: 12 - 3 PM
October 5, 2023	CPIA 2: Implement for Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
October 11-12, 2023	Ruble Graduate Seminar	ALL STATES	Omaha, NE
October 11-12, 2023	Ruble Graduate Seminar	ALL STATES	Live Webinar: 8 - 5 PM
October 11, 2023	An Hour with Sam: A Numbers Game - Mastering the Coverage Symbols in a Business Auto Policy	ALL STATES	Live Webinar: 1 - 2 PM
October 12, 2023	Bots, Crypto, Weed and Other Risks You Never Imagined Insuring (But Here We Are)	ALL STATES	Live Webinar: 12 - 3 PM

October 17, 2023	Lurking: Surprises In the Contractor's CGL Policy & Endorsements to Watch Out For	ALL STATES	Live Webinar: 12 - 3 PM
October 18, 2023	CISR: Commercial Casualty II	ALL STATES	Live Webinar: 8 - 4 PM
October 19, 2023	Adventures in Aging: Social Security & Other Retirement Income Solutions	ALL STATES	Live Webinar: 12 - 3 PM
October 24, 2023	"Wait...What the #^&* Just Happened?!" Fourteen Personal Lines Issues To Know Before It's Too Late	ALL STATES	Live Webinar: 8 - 11 AM
October 25, 2023	CISR: Insuring Personal Auto Exposures	ALL STATES	Live Webinar: 8 - 4 PM
October 25, 2023	An Hour with Dave: All-Things Ordinance or Law (Personal and Commercial)	ALL STATES	Live Webinar: 1 - 2 PM
October 26, 2023	Homeowners Deep-Dive: What You Need to Know About the Most Recent Forms	ALL STATES	Live Webinar: 8 - 11 AM
October 31, 2023	Growing Good Insurance: Property & Liability Endorsements to Fortify Farm Risks	ALL STATES	Live Webinar: 8 - 11 AM
November 1, 2023	Flood Insurance, FEMA, and the NFIP	ALL STATES	Live Webinar: 8 - 11 AM
November 1, 2023	An Hour with Dave: Coverages That Keep a Business Income Loss From Bankrupting You	ALL STATES	Live Webinar: 1 - 2 PM
November 2, 2023	Ethical Dilemmas in Insurance and the Responsibilities of Agents	ALL STATES	Live Webinar: 12 - 3 PM
November 2, 2023	Inflation and Personal Lines: Helping Insureds Understand Why It Matters and What to Do	ALL STATES	Live Webinar: 8 - 11 AM
November. 9, 2023	CISR: Insuring Personal Residential Property	ALL STATES	Live Webinar: 8 - 4 PM
November 9, 2023	Adventures in Aging: Medicare and Other Retirement Healthcare Solutions	ALL STATES	Live Webinar: 12 - 3 PM
November 9, 2023	Marriage, Kids, Money, Assisted Living and Everything Between: Home and Auto Exposures For Life	ALL STATES	Live Webinar: 8 - 11 AM
November 14, 2023	CPIA 3: Sustain Success	ALL STATES	Live Webinar: 8:30 - 4:15 PM
November 14, 2023	Commercial Property: Recent Changes and Crucial Concepts	ALL STATES	Live Webinar: 8 - 11 AM
November 14, 2023	Mastering Business Income: Tools & Tips to Keep Insureds Flush	ALL STATES	Live Webinar: 12 - 3 PM
November 15, 2023	An Hour with Nicole: Why Personal Lines Deductibles Always Confuse Insureds	ALL STATES	Live Webinar: 1 - 2 PM
November 16-17, 2023	CIC: Commercial Multiline Institute	ALL STATES	Des Moines, IA
November 16-17, 2023	CIC: Commercial Multiline Institute	ALL STATES	Live Webinar: 8 - 5 PM

November 27, 2023	More Money, More (Insurance) Problems? Mastering P&C Coverage for the Affluent Market	ALL STATES	Live Webinar: 12 - 3 PM
November 28, 2023	Cyber Coverage: Protecting Your Insureds From Hackers, Liars, & Really Bad Bots	ALL STATES	Live Webinar: 12 - 3 PM
November 29, 2023	An Hour with Sam: The Policy's Position on Home-Sharing and How to Handle It	ALL STATES	Live Webinar: 1 - 2 PM
November 29, 2023	Leadership and Liability: Insuring Executive Risk	ALL STATES	Live Webinar: 8 - 11 AM
Nov. 30-Dec. 1, 2023	Ruble Graduate Seminar	ALL STATES	Live Webinar: 8 - 5 PM
December 5, 2023	CISR: Insuring Commercial Property	ALL STATES	Live Webinar: 8 - 4 PM
December 5, 2023	Planting the Seed: Agent Strategies to Get and Keep Agribusiness Insureds	ALL STATES	Live Webinar: 12 - 3 PM
December 6, 2023	An Hour with Nicole: Everything You Need to Know About Insuring Work-From-Home Exposures	ALL STATES	Live Webinar: 1 - 2 PM
December 7, 2023	“Wait...What the #^&* Just Happened?!” Fourteen Personal Lines Issues To Know Before It’s Too Late	ALL STATES	Live Webinar: 12 - 3 PM
December 7, 2023	Claims That Will Convince Your Insured to Enhance Their Homeowners Coverage	ALL STATES	Live Webinar: 8 - 11 AM
December 12, 2023	All-Things Ethics: Agent Obligations, Standards, Authority and More	ALL STATES	Live Webinar: 12 - 3 PM
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“So, as you can see, customer satisfaction is up considerably since phasing out the complaint forms.”





LIBERTY MUTUAL LEAVES CALIFORNIA'S BUSINESS INSURANCE MARKET

As of October 1st, of this year, Liberty Mutual will no longer be offering business owners' policies in California. Inflation and high, and unacceptable, catastrophe losses are the reason for leaving the BOP market.

Liberty Mutual isn't alone. Insurers all over the country are struggling to price their products amid high inflation and regulations that are stultifying.

A spokesperson said the company also will not renew any current BOP policies after December 1st of this year.

"We regularly assess our position in every market to ensure we are delivering competitive, innovative products that meet our customer needs while achieving our business goals," the

spokesperson said. "Sometimes that results in a determination that a product is no longer effectively delivering on those aspirations, and we must retire that line."

That said, Liberty Mutual will continue to sell commercial insurance in California.

"We remain committed to the commercial insurance market in California and continue to offer other insurance products for small businesses throughout the state," the spokesperson added.

Liberty Mutual handles less than 1% of the overall multi-peril insurance in California.

Sources: [Business Insurance](#) and [Insurance Business America](#)



PRESENTS THE 2023

Scholarship GOLF OUTING

ALL PROCEEDS BENEFIT THE PIA SCHOLARSHIP AWARDED TO A HIGH SCHOOL SENIOR OR YOUNG PERSON INTERESTED IN WORKING IN THE INSURANCE INDUSTRY.



OCTOBER 2
2023

PIA NEBRASKA & IOWA

- ✔ PIA Members \$124
- ✔ Non-Members \$134

INCLUDES: GREEN FEES, CART, PRIZES, 2 DRINK TICKETS, & DINNER
Lunch: Hot dogs & hamburgers will be available for purchase.



FIRETHORN GOLF CLUB
A PETE DYE DESIGN - EST. 1986

Firethorn Golf Club

9301 Firethorn Lane
Lincoln, NE 68520
(402) 488-6467

www.firethorngolfclub.com

AGENDA

11:00 AM

Registration

12:00 PM

Shotgun - 4 Person Scramble

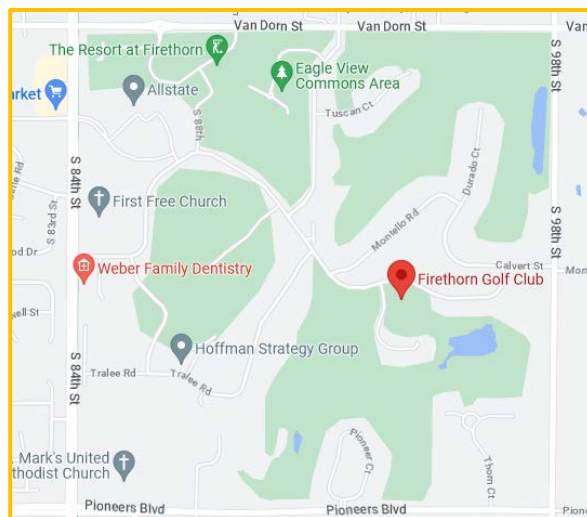
Register Now Online: www.PIANEIA.com or mail-in on reverse side
(402) 392-1611 | frontdesk@pianeia.com | education@pianeia.com

Help us “Insure” the Future Agent by attending our Scholarship Golf Outing!

Date: **Monday, October 2, 2023**
 Time: **11:00 AM Golf Registration**
12:00 Shotgun – 4-Person Scramble
Dinner Provided
 Mulligans available for purchase at golf course.
 Funds raised go towards our PIA Scholarship.

Where: **Firethorn Golf Club**
 9301 Firethorn Lane
 Lincoln, NE 68520
 (402) 488-6467
www.firethorngolfclub.com

REGISTRATION: \$124/Members or \$134/Non-Members
Includes: Green Fees, Cart, Prizes, 2 Drink Tickets & Dinner



NAME			
ADDRESS			
COMPANY/AGENCY			
CITY/STATE/ZIP			
PHONE		EMAIL	

Group of Four for Golf: (No Foursome? No Problem! Sign up as a single player, or with a partner. We will do the rest!)

1.	2.
3.	4.

Payment Information: Payment is due upon registration. Cancellation fees will apply within 14 days of the event.

Amount Enclosed:	Check #:
Card Number:	
Exp. Date:	
Signature:	



Register Online: www.PIANEIA.com

Mail to: PIA of NE/IA
11932 Arbor Street, Suite 100
Omaha, NE 68144

Phone: (402) 392-1611 – Fax: (402) 392-2228

Questions: Email frontdesk@pianeia.com or education@pianeia.com

“ PIA is like having an insurance policy. One that ensures my agency will be successful. ”

Stan Logan

Logan Lavelle Hunt
Louisville, KY



I AM PIA.

One thing **STAN LOGAN** has noticed is that most successful agencies are involved with their agents association. It's not a coincidence. Being a member of PIA gives you access to the tools you need to succeed: education, marketing, products, networking, information, advocacy and company contacts.

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WHEN YOU DO, YOU'LL BE PIA, TOO!**



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